

File No.: 9222-002

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 18-24250 GLT
Valerie J. Brown, : Chapter 13
Debtor. : Document No.
Valerie J. Brown, :
Movant, :
vs. :
No Respondents. :

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Voluntary Petition *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

Summary of Schedules

Schedule A/B - Property (Added post-petition personal injury claim)

Schedule C - Property Claimed as Exempt (Exempted post-petition personal injury claim)

Schedule D - Creditors Holding Secured Claims

Check one:

Creditor(s) added (Submit electronically w/amendment)

No creditor(s) added

Creditor(s) deleted

Schedule E/F - Creditors Holding Unsecured Claims

Check one:

Creditor(s) added (Submit electronically w/amendment)

No creditor(s) added

Creditor(s) deleted

Schedule G - Executory Contracts and Unexpired Leases

Check one:

Creditor(s) added (Submit electronically w/amendment)

No creditor(s) added

Creditor(s) deleted

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Statement of Financial Affairs

Chapter 7 Individual Debtor's Statement of Intentions

Chapter 11 List of Equity Security Holders

Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor(s)
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment(s) as follows: None

Date: August 18, 2020

/s/ Daniel R. White

Daniel R. White
PA I.D. No. 78718
Zebley Mehalov & White, P.C.
P. O. Box 2123
Uniontown, PA 15401
Email: dwhite@Zeblaw.com
(724) 439-9200
Attorney for Debtor

Fill in this information to identify your case and this filing:

Debtor 1	Valerie J. Brown	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>		
Case number	<u>18-24250 GLT</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1

342 Desko Road

Street address, if available, or other description

Mc Clellandtown PA 15458-0000

City State ZIP Code

Fayette

County

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$50,000.00	\$50,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Residence, a 2 bedroom, 1 bath, 2 story, single family home on .64 acre lot. Current market value assessment of \$54,580.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$50,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Valerie J. Brown

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: Chevrolet
 Model: Silverado pickup truck
 Year: 2018
 Approximate mileage: 3000

Other information:

1/2 interest w/husband. Total value of \$35,000. Debtor's 1/2 interest is \$17,500.
Location: 342 Desko Road, Mc Clellandtown PA 15458

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$35,000.00\$17,500.00

3.2 Make: Lincoln
 Model: Continental
 Year: 1961
 Approximate mileage: 68,000

Other information:

Title is unencumbered.
Location: 342 Desko Road, Mc Clellandtown PA 15458

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$1,900.00\$1,900.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$19,400.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

1/2 interest w/husband in 5 rooms of furniture, appliances, household goods, including a fully equipped kitchen, furnished living room, 2 furnished bedrooms and a garage w/refrigerator, range, dishwasher, microwave, dinette set, sectional sofa, desk, 2 beds, 3 dressers and various small tools, w/ with no one item exceeding the limit. Total value of \$2,600. Debtor's 1/2 interest is \$1,300.
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$1,300.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

Debtor 1 Valerie J. Brown

Electronics: 1/2 interest w/husband in 2 TV's and a laptop computer. Total value of \$300. Debtor's 1/2 interest is \$150.
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$150.00**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

1/2 interest w/husband in a CD collection. Total value of \$80.
Debtor's 1/2 interest is \$40.
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$40.00**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

38 revolver
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$100.00**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

Clothing
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$400.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

Engagement ring, wedding band and various pieces of costume jewelry.
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$800.00**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

German Shepherd dog. No monetary value.
Location: 342 Desko Road, Mc Clellandtown PA 15458

\$0.00**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

Debtor 1 Valerie J. Brown

Case number (if known) 18-24250 GLT

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,790.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash on hand Location: 342 Desko Road, Mc Clellandtown PA 15458	\$3.00
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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....

Institution name:

**United Bank. 1/2 interest w/husband.
Current balance of \$2,352. Debtor's 1/2
interest is \$1,176.**

17.1. Checking account	\$1,176.00
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instrumentsNegotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Official Form 106A/B

Schedule A/B: Property

page 4

Debtor 1 Valerie J. Brown Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Term policy through Life Investors
Insurance Company of America w/no
cash value.**

Scott Brown\$0.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No

Debtor 1 Valerie J. Brown Yes. Describe each claim.....

Post petition auto accident/ personal injury claim arising from a MVA which occurred on 12/30/2019. Debtor has been offered policy limits from 3rd party (Erie \$25,000)and underinsured(State Farm \$45,000) insurance companies totaling \$70,000 subject to bankruptcy court approval. Less Special Counsel fees and costs of \$\$23739.96 and out of pocket medical bills of \$5,249.29. Net settlement to Debtor = \$41010.75

\$41,010.75

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$42,189.75

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.****46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?** No. Go to Part 7. Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1 Valerie J. Brown**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$50,000.00
56. Part 2: Total vehicles, line 5	\$19,400.00	
57. Part 3: Total personal and household items, line 15	\$2,790.00	
58. Part 4: Total financial assets, line 36	\$42,189.75	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$64,379.75	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$114,379.75

Fill in this information to identify your case:

Debtor 1	Valerie J. Brown		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>			
Case number (if known)	<u>18-24250 GLT</u>		

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Residence @ 342 Desko Road, Mc Clellandtown, PA. Line from <i>Schedule A/B</i> : 1.1	\$50,000.00	<input checked="" type="checkbox"/> \$8,093.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
1961 Lincoln Continental Line from <i>Schedule A/B</i> : 3.2	\$1,900.00	<input checked="" type="checkbox"/> \$1,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
1/2 interest w/husband in 5 rooms of furniture, appliances, household goods, including a fully equipped kitchen, furnished living room, 2 furnished bedrooms and a garage w/refrigerator, range, dishwasher, microwave, dinette set, sectional sofa, desk, 2 bed Line from <i>Schedule A/B</i> : 6.1	\$1,300.00	<input checked="" type="checkbox"/> \$1,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics: 1/2 interest w/husband in 2 TV's and a laptop computer. Line from <i>Schedule A/B</i> : 7.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 Valerie J. Brown

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from <i>Schedule A/B</i> .
1/2 interest w/husband in a CD collection. Line from <i>Schedule A/B:</i> 8.1	\$40.00	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
38 revolver Line from <i>Schedule A/B:</i> 10.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Clothing Line from <i>Schedule A/B:</i> 11.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Engagement ring, wedding band and various pieces of costume jewelry. Line from <i>Schedule A/B:</i> 12.1	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Cash on hand Line from <i>Schedule A/B:</i> 16.1	\$3.00	<input checked="" type="checkbox"/> \$3.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Joint checking account w/husband @ United Bank. Line from <i>Schedule A/B:</i> 17.1	\$1,176.00	<input checked="" type="checkbox"/> \$1,176.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Post petition auto accident/ personal injury claim arising from a MVA which occurred on 12/30/2019. Debtor has been offered policy limits from 3rd party (Erie \$25,000)and underinsured(State Farm \$45,000) insurance companies totaling \$70,000 subject to bank Line from <i>Schedule A/B:</i> 33.1	\$41,010.75	<input checked="" type="checkbox"/> \$11,754.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Post petition auto accident/ personal injury claim arising from a MVA which occurred on 12/30/2019. Debtor has been offered policy limits from 3rd party (Erie \$25,000)and underinsured(State Farm \$45,000) insurance companies totaling \$70,000 subject to bank Line from <i>Schedule A/B:</i> 33.1	\$41,010.75	<input checked="" type="checkbox"/> \$23,675.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(D)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes